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PO BOX 631730 IRVING, TX 75063-1730

AHMSI PO BOX 660029 DALLAS, TX 75266-0029

ATTN: LAKEWOOD TRAILS (UNIT 1 AND 1A) PO BOX 516 BEDFORD PARK, ILLINOIS 60499

BANK OF AMERICA PO BOX 15026 WILMINGTON, DE 19850-5026

BANK OF AMERICA PO BOX 15019 WILMINGTON, DE 19886-5019

CITIFINANCIAL RETAIL SERVICES PO BOX 183041 COLUMBUS, OH 43218-3041

CITIFINANCIAL RETAIL SERVICES PO BOX 22060 TEMPE, AZ 85285-2060

DAVID TAUSSIG & ASSOCIATES 5000 BIRCH ST. SUITE 6000 NEWPORT BEACH, CA 92660

DISCOVER
PO BOX 6103
CAROL STREAM, IL 60197-6103

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Document Page 2 of 4 EMERGENCY TREATMENT, S.C. 900 JORIE BLVD STE 220 OAK BROOK, IL 60523

GRUNDY COUNTY COLLECTOR MARCY MILLER 111 E. WASHINGTON ST. ROOM 33 MORRIS, IL 60450

JOLIET DOCTORS CLINIC C/O COLLECTION PROFESSIONALS, INC. 723 FIRST ST. LASALLE, IL 61301-2535

LAKEWOOD TRAILS HOMEOWNERS ASSOCIATION C/O PROPERTY SPECIALISTS INC. 5999 WOUTH NEW WILKE RD. #108 ROLLING MEADOWS, IL 60008

PLAINFIELD FIRE PROT DIST PO BOX 457 WHEELING IL 60090

PROPERTY SPECIALISTS 5999 S. NEW WILKE ROAD #108 ROLLING MEADOWS, IL 60008

RESURGENT CAPITAL SERVICES, L.P C/O CAPITAL MANAGEMENT SERVICES, L.P. 726 EXCHANGE ST. SUITE 700 BUFFALO, NY 14210

RUSH-COPLEY MEDICAL CENTER PO BOX 352 AURORA, IL 60507-0352

RUSH-COPLEY MEDICAL CENTER 2000 OGDEN AVE. AURORA, IL 60504 Case 10-00968 Doc 1 Filed 01/12/10 Entered 01/12/10 16:21:49 Desc Main

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VALLEY IMAGING CONSULTANTS LLC
6910 S. MADISON ST.
WILLOWBROOK, IL 60527-5504

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	ELINE M. MEDED	Bankruptcy Case Number:		
JACQUI	ELINE M. WEBER			
	VEDIEIOATION	LOS ODSDITOD MATDIX		
	VERIFICATION	N OF CREDITOR MATRIX		
		Number of Creditors:		
	` '	e list of creditors is true and correct to the best of my (our)		
knowled	ge.			
Dated:	1/12/2010	s/ JACQUELINE M. WEBER		
		JACQUELINE M. WEBER		
		Debtor		

B1 (Official F@aste 1/0800968 Doc 1 Filed 01/12/10 Entered 01/12/10 16:21:49 Desc Main United States Bankruptum Centre Page 5 of 43 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): WEBER, JACQUELINE, M. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 8016 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 116 FAYETTE CT. MINOOKA, IL ZIP CODE ZIP CODE 60447 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business GRUNDY Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B I (Official For	##S#E(1/U*)00968	0 Entered 01/12/10 16:21:49	Desc Markin B1, Page 2			
Voluntary Petit (This page must	tion Document be completed and filed in every case)	Name geografic 43 JACQUELINE M. WEBER				
	All Prior Bankruntcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
	Pending Bankruptcy Case Filed by any Spouse, Partner o	or Affiliate of this Debtor (If more than one, attach ad	lditional sheet)			
Name of Debtor: NONE		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10Q) with the Securities Exc	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.) ttached and made a part of this petition.	Exhibit B (To be completed if debtor is a whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify th debtor the notice required by 11 U.S.C. § 342(b). X /s James M. Durkee	nsumer debts) ing petition, declare that I seed under chapter 7, 11, explained the relief			
2	nationed and made a part of this period.	Signature of Attorney for Debtor(s) James M. Durkee	Date 6296297			
	Exi	chibit C	0470471			
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public health	th or safety?			
	Ext	hibit D				
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse mus	st complete and attach a separate Exhibit D.)				
☑ Exhibit D	completed and signed by the debtor is attached and made a part of the	this petition.				
If this is a joint petiti	cion:					
☐ Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.				
		rding the Debtor - Venue y applicable box)				
☑	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 cm.		ays immediately			
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
٥	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	it is a defendant in an action or proceeding [in a federal of				
		des as a Tenant of Residential Property pplicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).				
		(Name of landlord that obtained judgment)				
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
	Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	l after the			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

B 1 (Official F@ 1980) 1 Filed 01/12/10 Voluntary Petition Document					
Voluntary Petition Document (This page must be completed and filed in every case)	Nanage Jacobs 43				
(This page must be completed and filed in every case)	JACQUELINE M. WEBER				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.				
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code.				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ JACQUELINE M. WEBER	X Not Applicable				
Signature of Debtor JACQUELINE M. WEBER	(Signature of Foreign Representative)				
X Not Applicable					
Signature of Joint Debtor	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
1/12/2010	Date				
Date					
Signature of Attorney	Signature of Non-Attorney Petition Preparer				
X/s James M. Durkee	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined				
Signature of Attorney for Debtor(s)	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been				
James M. Durkee Bar No. 6296297					
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor,				
Garretson Law Office	as required in that section. Official Form 19 is attached.				
Firm Name	·				
1802 N. Division St. Suite 201					
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer				
	Printed Name and title, if any, of Bankrupicy Petition Preparer				
(915) 041 3935					
(815) 941-2825 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state				
1/12/2010	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
·					
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	X Not Applicable				
I declare under penalty of perjury that the information provided in this petition is true					
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted				
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.				
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.				
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or				
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	JACQUELINE M. WEBER	Case No.	
	Debtor	·	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

a separate Exhibit D. Check one of the live statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Entered 01/12/10 16:21:49 Desc Main Page 9 of 43 Document B 1D (Official Form 1, Exh. D) (12/09) - Cont. ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: s/ JACQUELINE M. WEBER **JACQUELINE M. WEBER** Date: 1/12/2010

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Filed 01/12/10

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B6A (Official Form 6A) (12/07)

In re:	JACQUELINE M. WEBER	Case No	
	Debto	,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
116 FAYETTE CT. MINOOKA, IL 60447	Fee Owner		\$ 207,450.00	\$ 177,760.92
	Total	>	\$ 207,450.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	JACQUELINE M. WEBER			Case No.	
		Debtor	,		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		CASH		1,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING AT CITIZEN'S BANK, ACCT 6227813		2,300.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.	х			
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		BOOKS, PICTURES		200.00
6. Wearing apparel.		CLOTHING, UNIFORMS		250.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

n re	ACQUELINE M. WEBER		Case No.	
		Debtor	_,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 JIMMY SLT		1,300.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.		OFFICE EQUIPMENT		300.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.		GARDEN AND LAWN EQUIPMENT		200.00
		1 continuation sheets attached Tot	al >	\$ 5,550.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	JACQUELINE M. WEBER	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2000 JIMMY SLT	735 ILCS 5/12-1001(c)	1,300.00	1,300.00
BOOKS, PICTURES	735 ILCS 5/12-1001(b)	200.00	200.00
CASH	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
CHECKING AT CITIZEN'S BANK, ACCT 6227813	735 ILCS 5/12-1001(b)	2,300.00	2,300.00
CLOTHING, UNIFORMS	735 ILCS 5/12-1001(b)	250.00	250.00
GARDEN AND LAWN EQUIPMENT	735 ILCS 5/12-1001(b)	200.00	200.00
OFFICE EQUIPMENT	735 ILCS 5/12-1001(b)	50.00	300.00

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B6D (Official Form 6D) (12/07)

In re	ACQUELINE M. WEBER			Case No.			
		Debtor	·		(If known)		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0030399000 AHMSI PO BOX 660029 DALLAS, TX 75266-0029 AAHMSI PO BOX 631730			Mortgage 116 FAYETTE CT. MINOOKA, IL 60447 VALUE \$207,450.00				177,760.90	0.00
IRVING, TX 75063-1730 ACCOUNT NO. 03-13-180-014 ATTN: LAKEWOOD TRAILS (UNIT 1 AND 1A) PO BOX 516 BEDFORD PARK, ILLINOIS 60499			Security Agreement 116 FAYETTE CT. MINOOKA, IL 60447 VALUE \$207,450.00				1,406.30	0.00
DAVID TAUSSIG & ASSOCIATES 5000 BIRCH ST. SUITE 6000 NEWPORT BEACH, CA 92660 ACCOUNT NO. 789000826376 LAKEWOOD TRAILS HOMEOWNERS ASSOCIATION			116 FAYETTE CT. MINOOKA, IL 60447				220.00	0.00
C/O PROPERTY SPECIALISTS INC. 5999 WOUTH NEW WILKE RD. #108 ROLLING MEADOWS, IL 60008 PROPERTY SPECIALISTS 5999 S. NEW WILKE ROAD #108 ROLLING MEADOWS, IL 60008			VALUE \$207,450.00					

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 179,387.20	\$ 0.00
\$ 179,387.20	\$ 0.00

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B6E (Official Form 6E) (12/07)

In re

adjustment.

JACQUELINE M. WEBER

Case No. (If known)

Debtor		
LIENTOF		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in I.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the ation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
Ą	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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B6E (Official Form 6E) (12/07) - Cont.

In re	JACQUELINE M. WEBER		Case No.	
	<u> </u>	Debtor	_ ,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 03-13-180-014 GRUNDY COUNTY COLLECTOR MARCY MILLER 111 E. WASHINGTON ST. ROOM 33 MORRIS, IL 60450			PROPERTY TAXES				1,488.07	1,488.07	\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 1,488.07	\$ 1,488.07	\$ 0.00
\$ 1,488.07		
	\$ 1,488.07	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	JACQUELINE M. WEBER		Case No.
		Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Officers time box in debter flue file discussion			<u>'</u>				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4500660285007603							2,501.93
BANK OF AMERICA PO BOX 15019 WILMINGTON, DE 19886-5019 BANK OF AMERICA PO BOX 15026		1	CREDIT CARD				
WILMINGTON, DE 19850-5026							
ACCOUNT NO. 6032590322922690							2,834.03
CITIFINANCIAL RETAIL SERVICES PO BOX 22060 TEMPE, AZ 85285-2060 CITIFINANCIAL RETAIL SERVICES PO BOX 183041			CREDIT CARD				
COLUMBUS, OH 43218-3041							
DISCOVER PO BOX 6103 CAROL STREAM, IL 60197-6103			CREDIT CARD				7,802.15
ACCOUNT NO. 21995250475							450.00
EMERGENCY TREATMENT, S.C. 900 JORIE BLVD STE 220 OAK BROOK, IL 60523			MEDICAL				

2 Continuation sheets attached

Subtotal > \$ 13,588.11

Total > t page of the completed Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	JACQUELINE M. WEBER	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. J35802							824.47
JOLIET DOCTORS CLINIC C/O COLLECTION PROFESSIONALS, INC. 723 FIRST ST. LASALLE, IL 61301-2535			MEDICAL				
ACCOUNT NO. 0803058			-				590.00
PLAINFIELD FIRE PROT DIST PO BOX 457 WHEELING IL 60090			MEDICAL				
ACCOUNT NO. 3CI17079							69.44
RESURGENT CAPITAL SERVICES, L.P C/O CAPITAL MANAGEMENT SERVICES, L.F 726 EXCHANGE ST. SUITE 700 BUFFALO, NY 14210	P.		CREDIT				
ACCOUNT NO. 27988229							3,692.50
RUSH-COPLEY MEDICAL CENTER 2000 OGDEN AVE. AURORA, IL 60504			MEDICAL				
RUSH-COPLEY MEDICAL CENTER PO BOX 352 AURORA, IL 60507-0352							

Sheet no. $\underline{1}$ of $\underline{2}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,176.41

Total > chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 10-00968 Doc 1 Filed 01/12/10 Entered 01/12/10 16:21:49 Desc Main Document Page 19 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	JACQUELINE M. WEBER		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 129913 VALLEY IMAGING CONSULTANTS LLC 6910 S. MADISON ST. WILLOWBROOK, IL 60527-5504			MEDICAL				180.00

Sheet no. $\underline{2}$ of $\underline{2}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 180.00

Total > \$ 18,944.52

Schedule F.)

James M. Durkee 6296297 Garretson Law Office 1802 N. Division St. Suite 201

(815) 941-2825 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: **JACQUELINE M. WEBER** Social Security Number: **8016**

Case No: Chapter **7**

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	AHMSI PO BOX 660029 DALLAS, TX 75266-0029	Secured Claims	\$ 177,760.90
2.	ATTN: LAKEWOOD TRAILS (UNIT 1 AND 1A) PO BOX 516 BEDFORD PARK, ILLINOIS 60499	Secured Claims	\$ 1,406.30
3.	BANK OF AMERICA PO BOX 15019 WILMINGTON, DE 19886-5019	Unsecured Claims	\$ 2,501.93
4.	CITIFINANCIAL RETAIL SERVICES PO BOX 22060 TEMPE, AZ 85285-2060	Unsecured Claims	\$ 2,834.03
5.	DISCOVER PO BOX 6103 CAROL STREAM, IL 60197-6103	Unsecured Claims	\$ 7,802.15

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In re:	JACQUELINE M. WEBER	Case	No
6.	EMERGENCY TREATMENT, S.C. 900 JORIE BLVD STE 220 OAK BROOK, IL 60523	Unsecured Claims	\$ 450.00
7.	GRUNDY COUNTY COLLECTOR MARCY MILLER 111 E. WASHINGTON ST. ROOM 33 MORRIS, IL 60450	Priority Claims	\$ 1,488.07
8.	JOLIET DOCTORS CLINIC C/O COLLECTION PROFESSIONALS, INC. 723 FIRST ST. LASALLE, IL 61301-2535	Unsecured Claims	\$ 824.47
9.	LAKEWOOD TRAILS HOMEOWNERS 6/55-PROPERITY SPECIALISTS INC. 5999 WOUTH NEW WILKE RD. #108 ROLLING MEADOWS, IL 60008	Secured Claims	\$ 220.00
10.	PLAINFIELD FIRE PROT DIST PO BOX 457 WHEELING IL 60090	Unsecured Claims	\$ 590.00
11.	RESURGENT CAPITAL SERVICES, L.P C/O CAPITAL MANAGEMENT SERVICES, L.P. 726 EXCHANGE ST. SUITE 700 BUFFALO, NY 14210	Unsecured Claims	\$ 69.44
12.	RUSH-COPLEY MEDICAL CENTER 2000 OGDEN AVE. AURORA, IL 60504	Unsecured Claims	\$ 3,692.50
13.	VALLEY IMAGING CONSULTANTS LLC 6910 S. MADISON ST. WILLOWBROOK, IL 60527-5504	Unsecured Claims	\$ 180.00

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In re:	JACQUELINE M. WEBER	Case No
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **JACQUELINE M. WEBER**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ JACQUELINE M. WEBER

JACQUELINE M. WEBER

Dated: 1/12/2010

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n re:	JACQUELINE M. WEBER	Case No	
	Debtor	., Guoditoi _	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)			G	
In re: JACQUELINE M. WEBER			Case No.	
		Debtor	 ,	(If known)
	SC	HEDULE H	- CODEBTORS	
Check this box if debtor has i	no codebtors			
NAME AND ADDRES	SS OF CODE	BTOR	NAME AND ADDRESS O	F CREDITOR

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Debtor

36I (Official Form 6I) (12/07)	Document	Page 25 01 43	
In re. JACQUELINE M. WEBER		Case No.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(If known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DIVOI	RCED	DEPENDENTS OF DEBTOR AND SPOUSE			
		RELATIONSHIP(S):			AGE(S):
Employment:		DEBTOR		SPOUSE	
Occupation	REGI	STRATION			
Name of Employer	EDW	ARD HOSPITAL			
How long employed	2.5 YI	RS			
Address of Employer		. WASHINGTON ST. ERVILLE, IL 60540			
INCOME: (Estimate of case		projected monthly income at time		DEBTOR	SPOUSE
Monthly gross wage		d commissions	\$	2,171.00	\$
(Prorate if not page 2. Estimate monthly of			\$ <u> </u>	0.00	
3. SUBTOTAL			\$	2,171.00	
4. LESS PAYROLL	DEDUCTIONS	5	Ψ	2,171.00	Ψ
a. Payroll taxes	and social se	curity	\$	97.67	\$
b. Insurance			\$	92.30	\$
c. Union dues			\$	0.00	\$
d. Other (Specif	y) <u>4011</u>	K	\$	113.97	\$
5. SUBTOTAL OF P	AYROLL DEI	DUCTIONS	\$	303.94	\$
6. TOTAL NET MON	THLY TAKE I	HOME PAY	\$	1,867.06	\$
7. Regular income fro	m operation o	f business or profession or farm			
(Attach detailed	statement)		\$	0.00	\$
8. Income from real p	roperty		\$	0.00	\$
Interest and divider	nds		\$	0.00	\$
•		rt payments payable to the debtor for the ents listed above.	\$	0.00	\$
11. Social security or (Specify)	other governn	nent assistance	\$	0.00	\$
12. Pension or retiren	nent income			0.00	\$
13. Other monthly inc					
(Specify)			\$	0.00	\$
14. SUBTOTAL OF I	LINES 7 THR	OUGH 13	\$	0.00	\$
15. AVERAGE MON	THLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	1,867.06	\$
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)				\$ 1,867	7.06
,	ease or decre	ase in income reasonably anticinated to occur within	Statistical S	Summary of Certain L	edules and, if applicable, on iabilities and Related Data)

NONE

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B6J (Official Form 6J) (12/07)

In re JACQUELINE M. WEBER	Case No.	
Debtor	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

erage or projected monthly expenses of the debtor and the debtor's family at time

Complete this schedule by estimating the average or projected monthly expenses of the debtor all any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average multifler from the deductions from income allowed on Form22A or 22C.	nonthly expenses calculated on	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cor expenditures labeled "Spouse."	mplete a separate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,672.00
a. Are real estate taxes included? Yes ✓ No	_	
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	26.00
c. Telephone	\$	82.00
d. Other CABLE AND INTERNET	\$	61.00
B. Home maintenance (repairs and upkeep)	\$	0.00
- Food	\$	200.00
5. Clothing	\$	0.00
s. Laundry and dry cleaning	\$	0.00
'. Medical and dental expenses	\$	120.00
s. Transportation (not including car payments)	\$	120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
0. Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$ <u> </u>	0.00
b. Life	\$ <u> </u>	36.00
c. Health	\$	130.00
d. Auto	\$	45.00
e. Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	<u> </u>	0.00
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	• •	2.22
a. Auto	\$	0.00
b. Other	\$	0.00
4. Alimony, maintenance, and support paid to others	\$ 	0.00
5. Payments for support of additional dependents not living at your home	\$	0.00
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
7. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, f applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,592.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	following the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,867.06
b. Average monthly expenses from Line 18 above	\$	2,592.00
c. Monthly net income (a. minus b.)	\$	-724.94

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

ln re	e JACQUELINE M. WEBER		Case No.		
		Debtor	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	1,488.07
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	1,488.07

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,867.06
Average Expenses (from Schedule J, Line 18)	\$ 2,592.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,171.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,488.07	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 18,944.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 18,944.52

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

n re JACQUELINE M. WEBER		Case No.	
	Debtor	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 207,450.00		
B - Personal Property	YES	2	\$ 5.550.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 179.387.20	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 1,488.07	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 18,944.52	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,867.06
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2.592.00
TOTAL		14	\$ 213,000.00	\$ 199,819.79	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re JACQUELINE M. WEBER	. Case No.	
Debtor	-	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing sumn, and that they are true and correct to the best of my knowledge, info	-	16
Date:	1/12/2010	Signature: s/ JACQUELINE M.	WEBER
		JACQUELINE M. W	EBER
			Debtor
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	JACQUELINE M. WEBER		Case No.	
	-	Debtor		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

18,796.05 INCOME FROM EMPLOYMENT 2007 1/1/07-12/31/07 26,065.00 INCOME FROM EMPLOYMENT 2008 1/1/08-12/31/08

2. Income other than from employment or operation of business

None **☑** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

2

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

None ✓ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None ✓i

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None
☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

3

6. Assignments and receiverships

None

✓

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

3

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None **✓**

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS	DESCRIPTION	
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE OF
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	PROPERTY

7. Gifts

None **☑** List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

8. Losses

None **☑** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE OF PAYMENT,	AMOUNT OF MONEY OR
OF PAYEE	NAME OF PAYOR IF	DESCRIPTION AND VALUE
	OTHER THAN DEBTOR	OF PROPERTY

ABACUS CREDIT COUNSELING 10/16/09

Garretson Law Office 9/4/09 \$1500 1802 N. Division St. Suite 201

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY
TRANSFERRED

AND VALUE RECEIVED

4

None **☑** b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None
☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **✓** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

SITORY TO BOX OR DEPOSITOR CONTENTS IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

List all property owned by another person that the debtor holds or controls. None

> NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

5

15. Prior address of debtor

None If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS DATES OF OCCUPANCY NAME USED

1273 HARVEST CT. JACQUELINE M. WEBER 1983-2004 NAPERVILLE, IL 60563

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

 $oldsymbol{Q}$

None

V

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \square

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

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None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION 6

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BUSINESS**

BEGINNING AND ENDING

DATES

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/12/2010 of Debtor

Signature s/ JACQUELINE M. WEBER **JACQUELINE M. WEBER**

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	JACQUELINE M. WEBER	. Case No.	
	Debtor	•	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part by property of the estate. Attach additional pages if necessary	A must be fully completed for EACH debt which is secured ssary.)
Property No. 1	
Creditor's Name: AHMSI	Describe Property Securing Debt: 116 FAYETTE CT. MINOOKA, IL 60447
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to <i>(check at least one)</i> Redeem the property Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	✓ Not claimed as exempt
Property No. 2	7
Creditor's Name: ATTN: LAKEWOOD TRAILS (UNIT 1 AND 1A)	Describe Property Securing Debt: 116 FAYETTE CT. MINOOKA, IL 60447
Property will be <i>(check one)</i> : Surrendered Retained	
If retaining the property, I intend to (check at least one) Redeem the property):
☐ Reaffirm the debt☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
Claimed as exempt	✓ Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Property No. 3			
Creditor's Name:		Describe Property	Securing Debt:
LAKEWOOD TRAILS HOMEOWNE	RS	116 FAYETTE CT.	-
ASSOCIATION		MINOOKA, IL 6044	7
Property will be (check one):			
	■ Retained		
_			
If retaining the property, I intend to (c	check at least one):		
☐ Redeem the property	,		
Reaffirm the debt			
Other. Explain		(for example, avoid	lien using 11 U.S.C. § 522(f))
Property is (check one):			
Claimed as exempt		Not claimed as ex	empt
PART B – Personal property subject to each unexpired lease. Attach additional			
Property No. 1			
Lessor's Name:	Describe Lease	d Property:	Lease will be Assumed pursuant
None		. ,	to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO
0 continuation sheets attached (i	f any)		
declare under penalty of perjury tha	t the above indica	ites my intention as	to any property of my estate
securing a debt and/or personal prop	erty subject to an	unexpired lease.	
Date: 1/12/2010		s/ JACQUELINE M. W	
		Signature of Dobtor	

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Form B1, Exhibit C (9/01)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re: JACQUELINE M. WEBER	Case No.:
	Chapter: 7
Debtor(s)	
Exhibit "C" to Voluntary Pe	etition
Identify and briefly describe all real or personal property the debtor that, to the best of the debtor's knowledge, poses or is all imminent and identifiable harm to the public health or safety (attach).	leged to pose a threat of
N/A	
2. With respect to each parcel of real property or item of pequestion 1, describe the nature and location of the dangerous condit or otherwise, that poses or is alleged to pose a threat of imminent alpublic health or safety (attach additional sheets if necessary):	tion, whether environmental
N/A	

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	c	JACQUELINE M. WEI	BER			Case No.		
			Debtor			Chapter	7	
		DISCI	LOSURE O	FOR DEE	SATION OF ATT	TORNEY	•	
a p	nd tha aid to	ant to 11 U.S.C. § 329(a) and at compensation paid to me w me, for services rendered or ction with the bankruptcy case	ithin one year befor to be rendered on b	e the filing of the petiti	on in bankruptcy, or agreed t		r(s)	
	Fo	r legal services, I have agree	d to accept			\$		1,500.00
	Pri	or to the filing of this stateme	nt I have received			\$		1,500.00
	Ва	lance Due				\$; <u> </u>	0.00
2. T	he so	urce of compensation paid to	me was:					
		✓ Debtor		Other (specify)				
3. T	he so	urce of compensation to be p	aid to me is:					
		□ Debtor		Other (specify)				
4.		I have not agreed to share th of my law firm.	e above-disclosed o	compensation with any	other person unless they are	e members an	d associates	
	;	I have agreed to share the ab my law firm. A copy of the ag attached. In for the above-disclosed fee ding:	greement, together v	with a list of the names	s of the people sharing in the	compensation		
â	•	Analysis of the debtor's finan a petition in bankruptcy;	cial situation, and re	endering advice to the	debtor in determining whethe	er to file		
t	o)	Preparation and filing of any	petition, schedules,	statement of affairs, a	and plan which may be require	ed;		
C	:)	Representation of the debtor	at the meeting of cr	editors and confirmation	on hearing, and any adjourne	ed hearings the	ereof;	
C	d)	Representation of the debtor	in adversary procee	edings and other conte	ested bankruptcy matters;			
€	,	[Other provisions as needed]						
6. I	By agr	reement with the debtor(s) the	above disclosed fe	ee does not include the	e following services:			
		None						
				CERTIFICA	TION			
		fy that the foregoing is a compatation of the debtor(s) in this		, ,	ngement for payment to me fo	or		
Da	ited:	1/12/2010						
	•			/s James N	1. Durkee			
					Durkee, Bar No. 629629	7		

Garretson Law Office Attorney for Debtor(s) **B 201A** (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Form B 201A, Notice to Consumer Debtor(s)

Page 2

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <u>JACQUELINE M. WEBER</u> Debtor	Case No Chapter 7	
	OF NOTICE TO CONSUMER DEBTO 12(b) OF THE BANKRUPTCY CODE	PR(S)
I, the debtor, affirm that I have received and read	Certificate of the Debtor this notice, as required by § 342(b) of the Bankruptcy Code	.
JACQUELINE M. WEBER	Xs/ JACQUELINE M. WEBER	1/12/2010
Printed Name of Debtor	JACQUELINE M. WEBER	
Case No. (if known)	Signature of Debtor —	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re	JACO	UFLI	NF M	WEBER	
mre	JACU	JELI	IINE IVI.	VVEDER	

Case No.

Debtor.

Chapter

7

Debtor

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$1,634.26
Five months ago	\$902.82
Four months ago	\$ 1,191.31
Three months ago	\$1,364.26
Two months ago	\$966.86
Last month	\$ <u>0.00</u>
Income from other sources	\$ <u>0.00</u>
Total net income for six months preceding filing	\$ 6,059.51
Average Monthly Net Income	\$ <u>1,009.92</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated:	1/12/2010	-
		s/ JACQUELINE M. WEBER
		JACQUELINE M. WEBER